

**<IDFC First Bank> - <BO Assisted CA Journey>**

**System/ Functional Requirements Specifications Document**

Abstract

This document provides detailed requirements for <Project Name>

<Project Name>

Revision History

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date | Version | Description | Author | Approved / Reviewed By | Status |
| 13-Oct-21 | V1.0 | E#US#: Negative Screening | Gargi Pande |  |  |
| 29-Oct-21 | V1.1 | Replied to review comments | Gargi Pande |  |  |

Contents

[E#:Negative Screening ||E#US#: Negative Screening 3](#_Toc83384290)

# E#: Negative Screening ||E#US#: Negative Screening

Pre-requisite:

1. BO should login with valid credentials.
2. BO has completed KYC step, Business Details and Proprietor Details.

Description:

As a BO I want the system to perform the Negative Screening check on the lead so that I can submit the lead to Operations once all the steps are completed.

Scope:

**A. Mobility:**

1. The System should initiate Negative Screening in Background once KYC details, Business Details and Proprietor Details steps are completed.
2. This should be a silent check and BO/customer should not know about its initiation.
3. While the Negative Screening is in progress, BO should be able to proceed ahead with the lead by entering/ editing all the details on different screens in the journey.
4. The Negative Screening API could return the following in response-
   1. **Match Found**: In this case,
      1. Details received in the API response to be stored in database.
      2. A report should also be received in the response, store this on DMS.
      3. A system generated approval should be triggered. This approval should be reflected on the Bank Use Screen under the Approvals section. BO should get this approval from Compliance and upload the approval received on email along with other approvals if applicable.
   2. **No Match Found**: In this case, no further action is required and on completing the inputs on all the screens, BO should be able to submit the application to Branch/Operations.
5. The response of the Negative screening should be received during the BO journey. Until the response is received, the lead should remain with the BO and he/she should not be able to Submit the lead to the Branch/Operations.
6. If the Negative Screening API fails, the System should retry two times in the background. If the retry attempts also fail then-
   1. BO should be able to proceed and complete the inputs up to the last screen i.e., Bank Use.
   2. On click of Procced button on the Bank Use screen, System should check if the Negative Screening is done or not.
      1. If Negative Screening is done, allow the application to proceed i.e., submit it to Branch/Operations.
      2. If Negative Screening is not done, on click of Proceed call the Negative Screening API.
         1. If it is success and No Match Found, the application should be submitted to Branch/Operations.
         2. If it is success and Match Found, redirect the BO on the Bank Use screen to upload the respective approval and store the details in database and report received in FileNet. On uploading the respective approval, allow the BO to Proceed and submit the lead to Branch/Operations.
         3. If the API still fails, display a message on the Bank Use screen ‘Please click here’ with a button to ‘Complete Internal Checks’.
         4. On clicking the button, Negative Screening API should be called. Based on the response, action should be taken as mentioned in the above points 1, 2 and 3.

Acceptance Criteria:

**Scenario 1** Negative Screening is done and No Match Found

Given BO has completed KYC, Business Details and Proprietor Details,

And System has initiated and completed the Negative Screening

And Response for Negative Screening is No Match Found

And BO has completed all the steps for the lead in the journey

Then BO should be able to submit the lead to Branch/Operations.

**Scenario 2** Negative Screening is done and Match Found

Given BO has completed KYC, Business Details and Proprietor Details,

And System has initiated and completed the Negative Screening

And Response for Negative Screening is Match Found

And BO has completed all the steps for the lead in the journey and is on Bank User Screen

Then from the API response store the details in database and report to FileNet and a system generated approval should be reflected under the Approvals section and BO should be able to upload an approval against it. Once all these details on the Bank Use Screen completed, BO should be able to submit the case to Branch/Operations.

**Scenario 3** Success of Negative Screening to be checked on Proceed button on Bank Use Screen

Given BO has completed KYC, Business Details and Proprietor Details,

And System could not get response from Negative Screening API

And BO has completed all the steps for the lead in the journey and is on Bank Use Screen

Then on click on Proceed, System should check if Negative Screening is done, if not initiate the Negative Screening API and allow to lead to be submitted to Branch/BO only when Negative Screening API is success, and its respective approval (if applicable) is uploaded.

**Assumptions**

1. The exact UI look and feel, and UI elements will be as per the approved VD.
2. The text against the button under Complete Internal Checks should be as per the approved VD.

**Out of Scope**

<NA>

**References to other Epics/BO Stories if any**

<NA>

**Open Queries**

<NA>